

Information to identify the case:

Debtor 1	<u>Kenneth J. Evans</u>	Social Security number or ITIN	xxx-xx-3723
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen A. Evans</u>	Social Security number or ITIN	xxx-xx-0395
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10545-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth J. Evans

Karen A. Evans

7/18/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth J. Evans
Karen A. Evans
Debtors

Case No. 17-10545-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jul 18, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth J. Evans, Karen A. Evans, 5218 Woodbridge Ct., Erie, PA 16509-2592
14632211	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court:, Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059
14632219	Northwest Savings Bank, 2 Liberty St, Warren, PA 16365

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 19 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2022 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 19 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2022 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14632208	+ EDI: CITICORP.COM	Jul 19 2022 03:53:00	AT&T Universal Card, PO Box 6235, Sioux Falls, SD 57117-6235
14632209	+ EDI: BANKAMER.COM	Jul 19 2022 03:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14632220	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 18 2022 23:53:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14635731	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 18 2022 23:53:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14632210	+ EDI: CAPITALONE.COM	Jul 19 2022 03:53:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14647472	^ MEBN	Jul 18 2022 23:47:37	Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14632214	+ EDI: WFNNB.COM	Jul 19 2022 03:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14632213	EDI: WFNNB.COM		

District/off: 0315-1

User: auto

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		Jul 19 2022 03:53:00	Comenity Bank/the Buckle, Po Box 18215, Columbus, OH 43218
14632215	+ EDI: WFNNB.COM		
		Jul 19 2022 03:53:00	Comenitybank/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6289
14632225	+ EDI: CITICORP.COM		
		Jul 19 2022 03:53:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14707011	EDI: Q3G.COM		
		Jul 19 2022 03:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14638414	EDI: DISCOVER.COM		
		Jul 19 2022 03:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14632216	+ EDI: DISCOVER.COM		
		Jul 19 2022 03:53:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14632217	EDI: IRS.COM		
		Jul 19 2022 03:53:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14632212	EDI: JPMORGANCHASE		
		Jul 19 2022 03:53:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14632218	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jul 18 2022 23:53:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14696924	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 18 2022 23:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14707624	EDI: PRA.COM		
		Jul 19 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14632874	+ EDI: RECOVERYCORP.COM		
		Jul 19 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14667889	EDI: Q3G.COM		
		Jul 19 2022 03:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14632221	+ EDI: RMSC.COM		
		Jul 19 2022 03:53:00	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
14632222	+ EDI: RMSC.COM		
		Jul 19 2022 03:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632223	+ EDI: RMSC.COM		
		Jul 19 2022 03:53:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632224	+ EDI: RMSC.COM		
		Jul 19 2022 03:53:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632488	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Jul 18 2022 23:53:00	Toyota Motor Credit, PO Box 105386, Atlanta GA 30348-5386
14654880	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Jul 18 2022 23:53:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14632226	*+	AT&T Universal Card, PO Box 6235, Sioux Falls, SD 57117-6235
14632227	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14632229	*P++	CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577, address filed with court., Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059

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14632238	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14632228	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14632232	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14632231	*	Comenity Bank/the Buckle, Po Box 18215, Columbus, OH 43218
14632233	*+	Comenitybank/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6289
14632243	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14632234	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14632235	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14632230	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14632236	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14632237	*	Northwest Savings Bank, 2 Liberty St, Warren, PA 16365
14632239	*+	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
14632240	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632241	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632242	*+	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14687840	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com

Mary F. Kennedy

on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javidianlaw.com, coleen@javidianlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Kenneth J. Evans rebeka@seelingerlaw.com

Rebeka Seelinger

on behalf of Joint Debtor Karen A. Evans rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6